

assets. The claim has been changed to add transactions that create or modify company assets.

Reply to Examiner's Comments - 35 § 102

Scheirer teaches a method for risk management for investors investing in foreign currency. This would not normally be a company asset but individual investor assets at risk. That distinction is now added to the claim. If foreign currency investment was a company asset it would typically be only a small part of the company's total assets. Scheirer teaches an investor risk method and means and not an enterprise risk management. The term currency may have been the confusion as this invention intended to convey risk defined in the currency of the asset and has nothing to do with currency investment risk to an investor. That confusion has been corrected in the claim. Scheirer does not teach a system and method for defining risk to all company assets.

Basch et al. teaches a specific method to measure and score credit risk not enterprise-wide risk management. Comparing first and second transactions is not meaningful to the vast array of transaction affecting company assets. Basch's intent is to provide a credit score for individual seeking credit and not enterprise-wide risk management. Credit risk would be risk to the company assets of CASH and ACCOUNTS RECEIVABLE but those assets are never mentioned or alluded to. Basch et al. does not teach a system and method for defining risk to all company assets.

Summary

Since it has been shown that the claim is patentable over the cited and applied prior art, it is respectfully requested that the claim be allowed and the application passed to issue.

Respectfully submitted,

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